

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

CRYSTAL O HOOD

Debtor(s)

Case No. 18-16955

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/13/2018.
- 2) The plan was confirmed on 09/10/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/29/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 02/25/2019.
- 6) Number of months from filing to last payment: 8.
- 7) Number of months case was pending: 10.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$2,088.00
Less amount refunded to debtor	\$116.00

NET RECEIPTS: **\$1,972.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,282.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$85.70
Other	\$350.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,718.20**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK USA	Unsecured	294.00	294.52	294.52	0.00	0.00
CELTIC BANK/CONFINCO	Unsecured	465.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF ADMINS	Unsecured	NA	3,061.32	3,061.32	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	7,500.00	0.00	0.00	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Secured	NA	9,255.93	9,255.93	0.00	0.00
COMENITY BANK	Unsecured	237.00	NA	NA	0.00	0.00
ECMC	Unsecured	21,716.57	24,329.43	24,329.43	0.00	0.00
EXETER FINANCE CORP	Unsecured	7,986.00	NA	NA	0.00	0.00
EXETER FINANCE LLC	Secured	6,193.00	14,309.79	14,309.79	0.00	0.00
GLHEC & AFF OBO GLHEGC	Unsecured	0.00	38,133.77	38,133.77	0.00	0.00
HEIGHTS FINANCE	Secured	1,011.00	1,391.74	1,391.74	233.99	19.81
HEIGHTS FINANCE	Unsecured	318.00	NA	NA	0.00	0.00
ILLINOIS LENDING CORP	Unsecured	1,300.00	1,146.22	1,146.22	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	298.00	303.00	303.00	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	300.00	300.00	300.00	0.00	0.00
NAVIENT	Unsecured	0.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	0.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	0.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	12,614.00	24,460.48	24,460.48	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,200.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Secured	NA	6,125.00	6,125.00	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	NA	37,282.02	37,282.02	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	143.60	143.60	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	113.00	235.43	235.43	0.00	0.00
REVERSE MORTGAGE SOLUTIONS	Secured	NA	161,770.21	0.00	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	1,000.00	NA	NA	0.00	0.00
UPTOWN CASH	Unsecured	1,500.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US DEPT OF ED NAVIENT SOLUTION	Unsecured	0.00	35,452.30	35,452.30	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	532.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	4,291.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	6,978.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	7,924.00	NA	NA	0.00	0.00
VILLAGE OF OAK LAWN	Unsecured	100.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$15,701.53	\$233.99	\$19.81
All Other Secured	\$15,380.93	\$0.00	\$0.00
TOTAL SECURED:	\$31,082.46	\$233.99	\$19.81
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$165,142.09	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$1,718.20</u>
Disbursements to Creditors	<u>\$253.80</u>
TOTAL DISBURSEMENTS :	<u>\$1,972.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/03/2019

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.